

EXHIBIT B

Infringement Claim Chart for U.S. Pat. No. 8,424,752v.Columbus Life Insurance (“Defendant”)**Claim 1****Evidence**

1.A method comprising:

Defendant (Columbus Life Insurance) provides a QR code associated with the website of Columbus Life Insurance.

'20 Tax REFERENCE SHEET

Columbus Life Insurance Company
Cincinnati, Ohio
800-877-9466, Option 8
www.ColumbusLife.com

Tax Brackets for 2020	
Divide income by 4, income minus deductions and credits between:	
Married, Joint	
\$0-\$19,750	10%
\$19,751-\$40,200	12%
\$40,201-\$71,050	22%
\$71,051-\$206,850	24%
\$206,851-\$414,700	32%
\$414,701-\$622,050	35%
over \$622,050	37%
Capital gains/qualified dividends	
\$0-\$40,000	0%
\$40,001-\$498,000	15%
over \$498,000	20%
Single	
\$0-\$9,875	10%
\$9,876-\$40,125	12%
\$40,126-\$80,525	22%
\$80,526-\$152,300	24%
\$152,301-\$207,350	32%
\$207,351-\$510,400	35%
over \$510,400	37%
Capital gains/qualified dividends	
\$0-\$40,000	0%
\$40,001-\$444,450	15%
over \$444,450	20%
Married, Separate	
\$0-\$9,875	10%
\$9,876-\$40,125	12%
\$40,126-\$80,525	22%
\$80,526-\$152,300	24%
\$152,301-\$207,350	32%
\$207,351-\$510,400	35%
over \$510,400	37%
Capital gains/qualified dividends	
\$0-\$40,000	0%
\$40,001-\$448,300	15%
over \$448,300	20%
Head of Household (HOH)	
\$0-\$14,100	10%
\$14,101-\$52,700	12%
\$52,701-\$86,900	22%
\$86,901-\$162,300	24%
\$162,301-\$322,350	32%
\$322,351-\$519,400	35%
over \$519,400	37%
Capital gains/qualified dividends	
\$0-\$40,000	0%
\$40,001-\$468,050	15%
over \$468,050	20%
Estates and Trusts	
\$0-\$2,000	10%
\$2,001-\$5,000	24%
\$5,001-\$12,500	28%
over \$12,500	37%
Capital gains/qualified dividends	
\$0-\$2,000	0%
\$2,001-\$13,100	15%
over \$13,100	20%
Corporate Tax Rate	21%

Standard Deduction	
Married, joint	\$24,800
Single, married, separate	\$12,400
Head of household	\$18,800
Blind or over 65, add \$1,300 if married, \$1,650 if single or head of household	
Child-Dependent Tax Credit	
Child	\$2,000 per child
Qualifying dependent	up to \$1,400 refundable per dependent, nonrefundable
Mortgage Interest Deduction	
On acquisition indebtedness up to \$750,000 for 1st and 2nd homes	
No deduction for home equity indebtedness	
State and Local Tax Deduction Limit	
State and local income and property tax deduction	\$10,000
Alternative Minimum Tax Exemption Amount	
Married, joint	\$113,400
Single, HOH	\$72,800
Married, separate	\$55,750
IRA and Pension Plan Limits	
IRA contributions	
Under age 50	\$6,000
Age 50 and over	\$7,000
Phaseout for deducting IRA contributions	
Married, joint	\$104,000-\$124,000 MAGI
Single, HOH	\$65,000-\$75,000 MAGI
Married, separate	\$0-\$10,000 MAGI
Phaseout for deducting ROTH IRA	\$106,000-\$206,000 MAGI
Phaseout of Roth contribution eligibility	
Married, joint	\$198,000-\$206,000 MAGI
Single, HOH	\$124,000-\$139,000 MAGI
Married, separate	\$0-\$10,000 MAGI
SEP contribution	
Up to 25% of compensation, limit	\$57,000
Compensation to participate in SEP	\$600
SAMPLE elective deferral	
Under age 50	\$13,500
Age 50 and over	\$16,500
401(k), 403(b), 457 and SARSEP elective deferral under age 50	\$19,500
401(k), 403(b), 457 and SARSEP elective deferral age 50 and over	\$26,000
Annual defined contribution limit	\$57,000
Annual defined benefit limit	\$230,000
Highly compensated employee	\$130,000
Key Employees in top heavy plans	\$195,000
Annual compensation taken into account for qualified plans	\$290,000
Retirement Tax Credit: A percent tax credit for an IRA, 401(k), 403(b) or 457 plan contribution, in addition to deduction or exclusion, if	
Married, joint	Below \$65,000 AGI
Head of household	Below \$48,750 AGI
Single, married, separate	Below \$32,500 AGI
Maximum qualified longevity annuity contract (QLQAC) premium	\$125,000

Gift and Estate Tax	
Gift tax annual exclusion	\$15,000
Estate and gift tax rate	40%
Estate tax exemption	\$11,580,000
Lifetime gift exemption	\$11,580,000
GST exemption	\$11,580,000
Annual exclusion for gifts to nonexempt spouse	\$10,000
Additional Medicare Tax Where Income Exceeds \$123,900 (\$247,800 married, joint)	
Additional tax on excess of earned income	0.9%
Additional tax on net investment income	3.8%
Eligible Long-Term Care	
Age 42 or less	\$430
Ages 41 to 50	\$910
Ages 51 to 60	\$1,630
Ages 61 to 70	\$4,250
Ages over 70	\$5,430
Per Diem Limitation for LTC Benefits	\$380

1. Assume individual or spouse also participates in an employer-sponsored retirement plan.
2. Special increased limit may apply to certain 403(b) contributions with 15 or more years of service.
3. In last 3 years prior to year of retirement, 457 plan participant may be able to double elective deferral if needed to catch-up on prior missed contributions, but if they do, they cannot use catch-up.
4. Total Employee Medicare Tax is 1.45% + 0.9% = 2.35%.
5. Including interest, dividends, capital gains and annuity distributions.

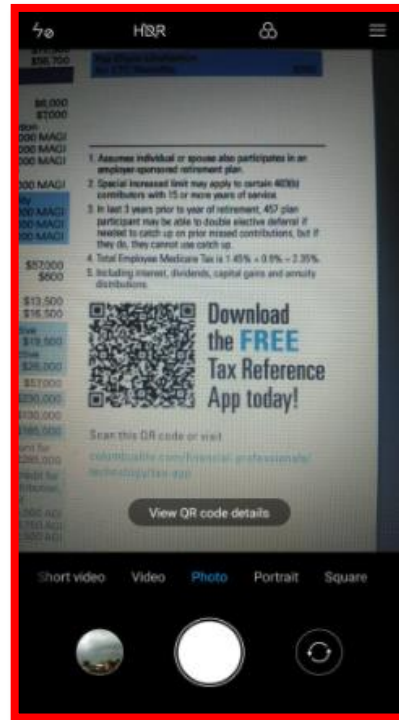
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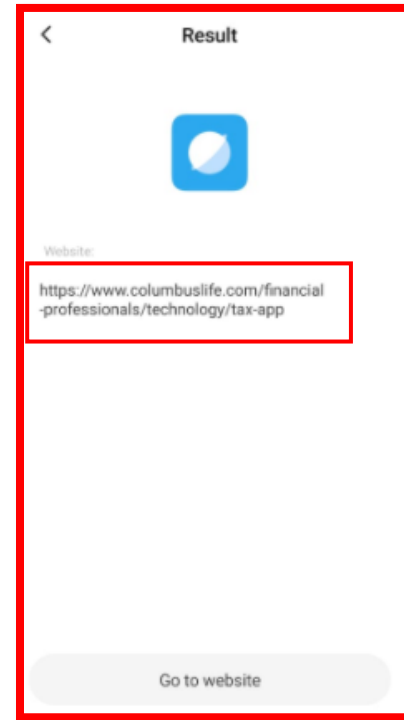
Source: <https://www.westernsouthern.com/-/media/files/columbuslife/tax-reference-sheet-2020.pdf>



QR Code



Scan



Decode



Action

Source: Screenshot taken from Smartphone

a)capturing a digital image using a digital image capturing device that is part of a portable electronic device;

The Defendant uses the camera i.e, the part of the portable electronic device (smartphone) that captures the digital image.

REFERENCE SHEET

Columbus Life Insurance Company
Cincinnati, Ohio
800.677.9496, Option 8
www.ColumbusLife.com

Tax Brackets for 2020

Taxable income (i.e., income minus deductions and credits) between:

Married, Joint	
\$0-\$19,750	10%
\$19,751-\$40,500	12%
\$40,501-\$111,950	22%
\$111,951-\$126,800	24%
\$126,801-\$141,700	26%
\$141,701-\$222,050	28%
\$222,051-\$300,000	30%
\$300,001-\$408,000	32%
\$408,001-\$496,000	35%
\$496,001-\$600,000	37%

Single	
\$0-\$9,875	10%
\$9,876-\$19,750	12%
\$19,751-\$30,525	22%
\$30,526-\$45,300	24%
\$45,301-\$70,075	26%
\$70,076-\$100,000	28%
\$100,001-\$150,000	30%
\$150,001-\$200,000	32%
\$200,001-\$250,000	35%
\$250,001-\$300,000	37%

Married, Separate

\$0-\$9,875	10%
\$9,876-\$19,750	12%
\$19,751-\$30,525	22%
\$30,526-\$45,300	24%
\$45,301-\$70,075	26%
\$70,076-\$100,000	28%
\$100,001-\$150,000	30%
\$150,001-\$200,000	32%
\$200,001-\$250,000	35%
\$250,001-\$300,000	37%

Head of Household (HCH)

\$0-\$14,000	10%
\$14,001-\$20,000	12%
\$20,001-\$30,000	22%
\$30,001-\$40,000	24%
\$40,001-\$50,000	26%
\$50,001-\$60,000	28%
\$60,001-\$70,000	30%
\$70,001-\$80,000	32%
\$80,001-\$90,000	35%
\$90,001-\$100,000	37%

Estate and Trusts

\$0-\$600	10%
\$601-\$1,000	12%
\$1,001-\$1,500	22%
\$1,501-\$2,000	24%
\$2,001-\$2,500	26%
\$2,501-\$3,000	28%
\$3,001-\$3,500	30%
\$3,501-\$4,000	32%
\$4,001-\$4,500	35%
\$4,501-\$5,000	37%

Corporate Tax Rates

21%	
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Standard Deduction

Married, joint	\$24,000
Single, married, separate	\$12,400
Head of household	\$18,000
Blind or over 65, add \$1,000 for each	
\$1,000 or less of married or household	

Child-Dependent Tax Credit

Child	\$2,000 per child
Qualifying dependent	up to \$1,400 refundable
per dependent, nonrefundable	

Mortgage Interest Deduction

On acquisition indebtedness up to \$750,000 for 1st and 2nd homes

No deduction for home equity indebtedness	
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State and Local Tax Deduction Limit

State and local income and property tax deduction	\$10,000
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Alternative Minimum Tax Exemption Amount

Married, joint	\$110,400
Single, HCH	\$72,800
Married, separate	\$55,750

IRA and Pension Plan Limits

IRA contribution	\$6,000
Under age 50	\$5,000
Age 50 and over	\$6,000

Phased for deducting IRA contributions:

Married, joint	\$104,000-\$124,000 MAGI
Single, HCH	\$65,000-\$75,000 MAGI

Married, separate \$50-\$100,000 MAGI |

Phased for deducting ROTH contributions:

Married, joint	\$196,000-\$206,000 MAGI
Single, HCH	\$106,000-\$126,000 MAGI

Married, separate \$124,000-\$144,000 MAGI |

Single, HCH \$50-\$100,000 MAGI |

SEP contribution \$20,000 |

Up to 25% of compensation, limit: \$50,000

Compared to participant in SEP

SIMPLE elective deferral

Under age 50	\$10,500
Age 50 and over	\$13,500

401(k), 408(a), 457 and SARSEP elective deferral under age 50

401(k), 408(a), 457 and SARSEP elective deferral age 50 and over	\$20,000
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Annual defined contribution limit

Annual defined benefit limit	\$20,000
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Highly compensated employee

Key Employee in top heavy plan	\$160,000
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Qualified plans \$205,000 |

Retirement Tax Credit: A percent tax credit for an IRA, 401(k), 408(a) or 457 plan contribution in addition to deduction or exclusion, if:

Married, joint	Below \$80,000 AGI
Head of household	Below \$60,000 AGI
Single, married, separate	Below \$32,000 AGI

Interest:

Maximum qualified longevity annuity contract (GLAC)	\$100,000
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Gifts and Estates Tax

Gift tax annual exclusion	\$10,000
Estate and gift tax rate	40%
Exempt tax exemption	\$11,000,000
Lifetime gift exemption	\$11,580,000
CGT exemption	\$11,580,000
Annual exclusion for gifts to nonexempt spouse	

Additional Medicare Tax Withholding

Income Excesses \$150,000	\$250.00 per married, joint
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Additional tax on excess of earned income

Additional tax on Net Investment Income	3.8%
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Health Care

Eligible Long-Term Care	Deduction Limit
Age 60 or less	\$400
Age 61 to 69	\$800
Age 70 to 79	\$1,600
Age 80 or over	\$3,200

Per Item Limitation for LTC Benefits

\$100,000	
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- Assumes individual or spouse also participates in an employee-sponsored retirement plan
- Special increased limit may apply to certain 403(b) contributions with 15+ more years of service
- For 2013 years prior to year of payment, 45% participation may be able to double elective deferral if needed (consult your plan or financial consultant if you are here, they may contact you with info)
- Individuals with Medicare Tax at 1.05% + 2.35% including employer, Medicare Tax at 1.05% + 2.35% and Social Security

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columbuslife.com/careers-professionals/technology-tax-app

b) detecting
Symbology
associated
with an
object within
the digital
image using a
portable
electronic
device;

The Defendant uses a portable electronic device (Smartphone or tablet) to detect symbology (e.g., pattern of QR code) associated with the website of Columbus Life Insurance.



Source: Screenshot taken from Smartphone

c) decoding the symbology to obtain a decode string using one or more visual detection applications residing on the portable electronic device;

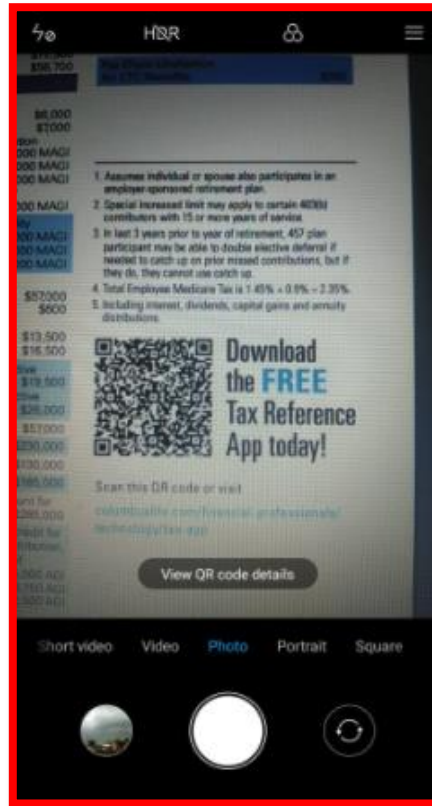
Defendant decodes the symbology (i.e., QR code pattern) to obtain a decode string (i.e. hyperlink) using the camera application residing in the portable electronic device (i.e., Smartphone).

For example, the Smartphone decodes the QR code on the object image captured from the Smartphone camera to obtain a decoded hyperlink.

'20 Tax		REFERENCE SHEET	
Tax Brackets for 2020 Taxable income (i.e., income minus deductions and credits) between:		Standard Deduction Married, joint: \$24,800 Single, married, separate: \$12,400 Head of household: \$18,600 Blind or over 65: add \$1,300 if married, \$1,000 if single or head of household Child/Dependent Tax Credit Child: \$2,000 per child up to \$1,400 refundable Qualifying dependent: \$500 Mortgage Interest Deduction 28% dependent, nonrefundable On acquisition indebtedness up to \$750,000 for 1st and 2nd homes No deduction for home equity indebtedness	
Married, Joint \$0-\$19,750 10% \$19,751-\$80,250 12% \$80,251-\$171,050 22% \$171,051-\$326,600 24% \$326,601-\$414,700 25% \$414,701-\$622,050 26% over \$622,050 27% Capital gains/qualified dividends \$0-\$80,000 0% \$80,001-\$450,000 15% over \$450,000 20%		Gift and Estate Tax Gift tax annual exclusion: \$15,000 Estate and gift tax rate: 40% Estate tax exemption: \$11,580,000 Lifetime gift exemption: \$11,580,000 GST exemption: \$11,580,000 Annual exclusion for gifts to nonexempt spouse: \$10,000	
Single \$0-\$9,875 10% \$9,876-\$40,125 12% \$40,126-\$80,325 22% \$80,326-\$152,300 24% \$152,301-\$207,350 25% \$207,351-\$510,400 26% over \$510,400 27% Capital gains/qualified dividends \$0-\$80,000 0% \$80,001-\$450,000 15% over \$450,000 20%		Additional Marital Tax Where Income Exceeds \$250,000 (\$250,000 married, joint) Additional tax on excess of earned income*: 0.9% Additional tax on net investment income†: 3.8%	
Married, Separate \$0-\$9,875 10% \$9,876-\$40,125 12% \$40,126-\$80,325 22% \$80,326-\$152,300 24% \$152,301-\$207,350 25% \$207,351-\$510,400 26% over \$510,400 27% Capital gains/qualified dividends \$0-\$80,000 0% \$80,001-\$450,000 15% over \$450,000 20%		Health Care Eligible Long-Term Care Deduction Limit Ages 41 to 50: \$4,500 Ages 51 to 60: \$8,500 Ages 61 to 70: \$12,500 Ages over 70: \$16,500	
Head of Household (HOH) \$0-\$14,100 10% \$14,101-\$51,700 12% \$51,701-\$85,000 22% \$85,001-\$163,300 24% \$163,301-\$327,350 25% \$327,351-\$519,400 26% over \$519,400 27% Capital gains/qualified dividends \$0-\$80,000 0% \$80,001-\$450,000 15% over \$450,000 20%		State and Local Tax Deduction Limit State and local income and property tax deduction: \$10,000 Alternative Minimum Tax Exemption Amount Married, joint: \$113,400 Single, HOH: \$72,900 Married, separate: \$59,700	
Estate and Trusts \$0-\$3,800 10% \$3,801-\$10,000 15% \$10,001-\$20,000 20% \$20,001-\$40,000 25% \$40,001-\$60,000 30% \$60,001-\$80,000 35% \$80,001-\$100,000 40% \$100,001-\$125,000 45% \$125,001-\$150,000 50% over \$150,000 55% Capital gains/qualified dividends \$0-\$20,000 0% \$20,001-\$40,000 15% over \$40,000 20%		IRA and Pension Plan Limits IRA contribution: \$6,000 Under age 50: \$7,000 Age 50 and over: \$7,500 Phaseout for deducting IRA contribution: Married, joint: \$104,000-\$134,000 MAGI Single, HOH: \$85,000-\$105,000 MAGI Married, separate: \$65,000-\$85,000 MAGI Phaseout for deducting spousal IRA: \$106,000-\$136,000 MAGI Phaseout of Roth contribution eligibility: Married, joint: \$198,000-\$208,000 MAGI Single, HOH: \$124,000-\$139,000 MAGI Married, separate: \$95,000-\$110,000 MAGI SEP contribution: Up to 25% of compensation, limit: \$57,000 Compensation to participate in SEP: \$650 SIMPLE elective deferral: Under age 50: \$13,500 Age 50 and over: \$16,500 401(k), 403(b), 457 and SARSEP elective deferral under age 50: \$19,500 401(k), 403(b), 457 and SARSEP elective deferral age 50 and over: \$26,000 Annual defined contribution limit: \$57,000 Annual defined benefit limit: \$230,000 Highly compensated employee: \$130,000 Key Employee in top heavy plans: \$185,000 Annual compensation taken into account for qualified plans: \$280,000 Retirement Tax Credit: A percent tax credit for an IRA, 401(k), 403(b) or 457 plan contribution, in addition to deduction or exclusion, if: Married, joint: Below \$65,000 AGI Head of household: Below \$48,750 AGI Single, married, separate: Below \$32,500 AGI Maximum qualified longevity annuity contract (QLAC) premium: \$135,000	
Corporate Tax Rate 21%		Per Diem Limitation for LTC Benefits \$380 1. Assume individual or spouse also participates in an employer-sponsored retirement plan. 2. Special increased limit only applies to certain 402(b) contributions with 15 or more years of service. 3. In last 3 years prior to year of retirement, 457 plan participant may be able to double elective deferral if needed to catch up on prior missed contributions, but if they do, they cannot use catch-up. 4. Total Employee Medicare Tax is 1.45% + 0.9% + 2.35%. 5. Including interest, dividends, capital gains and annuity distributions. Download the FREE Tax Reference App today! Scan this QR code or visit columbiainc.com/financial-professionals/technology/tax-app	



QR Code



Scan



Decode

Source: Screenshot taken from Smartphone.

Source: <https://www.westernsouthern.com/-/media/files/columbuslife/tax-reference-sheet-2020.pdf>

d) sending the decode string to a remote server for processing;

The Defendant sends the decoded string to a remote server for processing. For example, the Smartphone sends the information associated with the QR code to the Columbus Life Insurance server.



Source: Screenshot taken from Smartphone

e) receiving information about the object from the remote server wherein the information is based on the decode string of the object;

After clicking on the hyperlink that is obtained by scanning the QR code associated with the Columbus Life Insurance website the Smartphone receives the information and directly go to the website of Columbus Life Insurance.



Source: Screenshot taken from Smartphone

f) displaying the information on a display device associated with the portable electronic device.

The Defendant sends the decode string to a remote server for processing. The information is received and it is displayed on the display associated with the Smartphone as shown below.



Source: Screenshot taken from Smartphone